

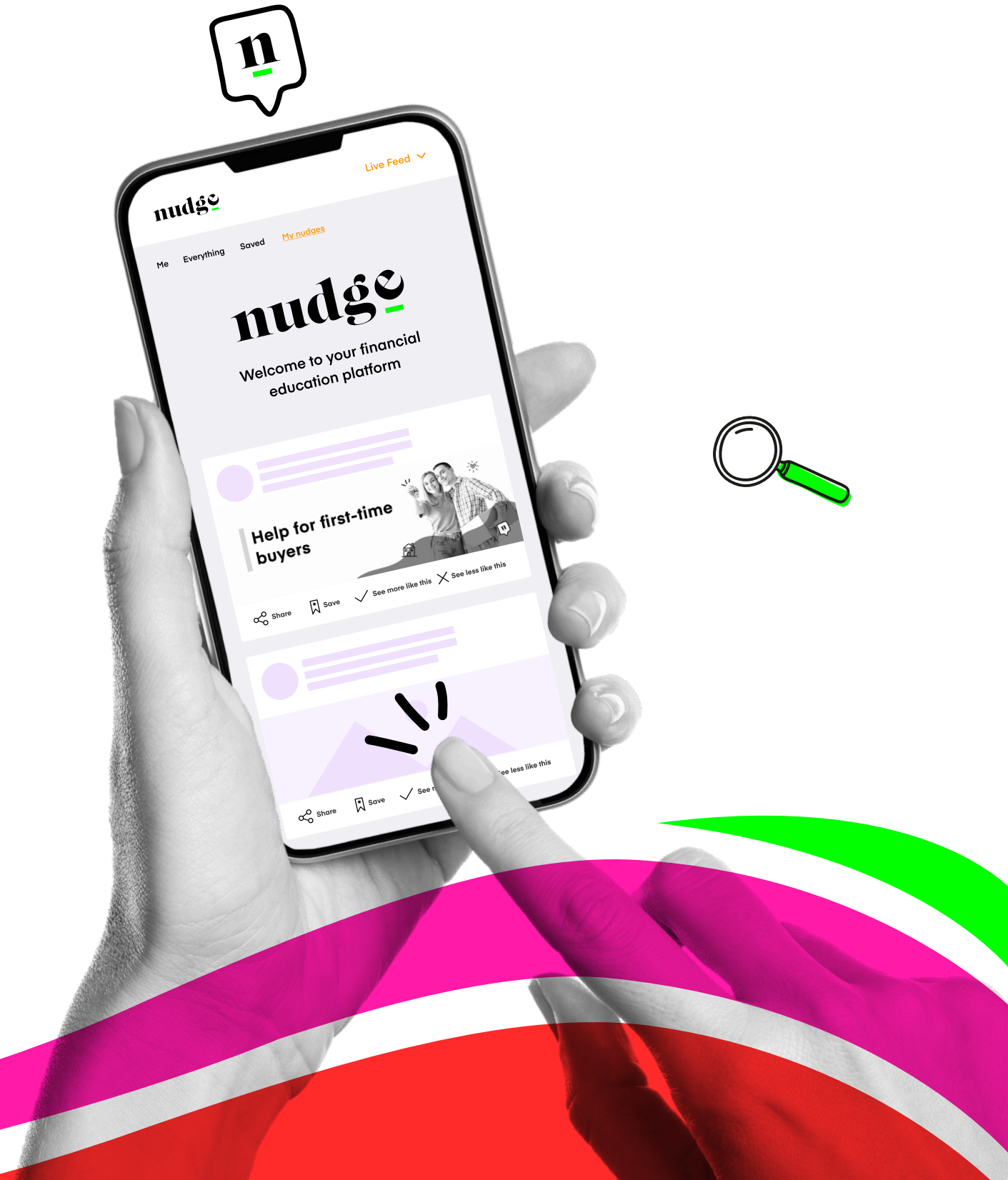
# nudge



## nudgenomics

A summary of your people's engagement with nudge and their financial health, interests and needs

April 2025



# Key insights

Report period: January - March 2025



**Launched**  
11 June 2018



**Region**  
UK, Brazil, Germany, US, India



**Total users**  
65,235

78%

**Overall engagement**

## Wider business impact

Potential to enter employer brand award for support on financial wellbeing.



### Financial needs, interests and health

#### Needs

Top needs globally are on inflation and getting on property ladder.

#### Interests

Top interests globally are on inflation and preparing for recession.

#### Health

As a whole your people are at an average level of financial health - but debt has been identified as an issue.

"Easy to use and very useful information."

"Really helpful and relevant content for my interests. A one stop shop for all things finance and even better that it links into my benefits provider."



### Campaign results

#### Retirement plan campaign results

##### Awareness

Increased by 87%.

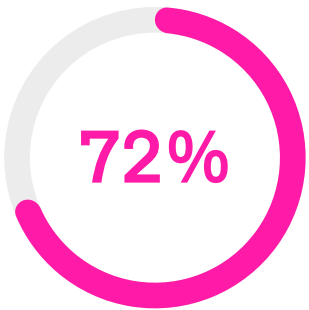
##### Understanding

42% increase in users saying they now understand retirement plan.

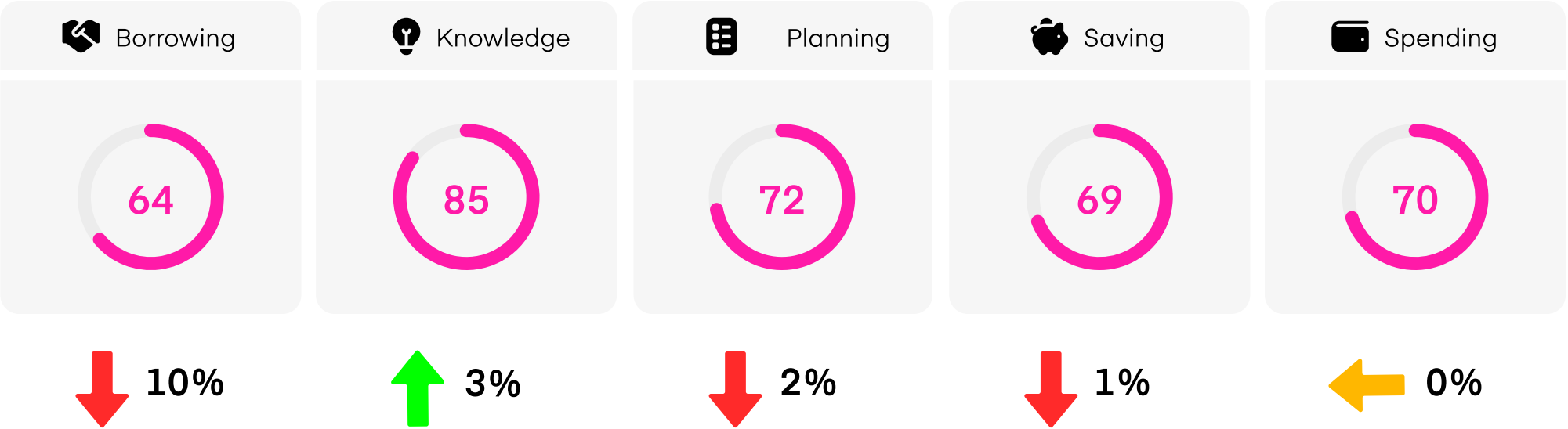
##### Action

18% of users increased retirement contribution.

# Your people's financial health

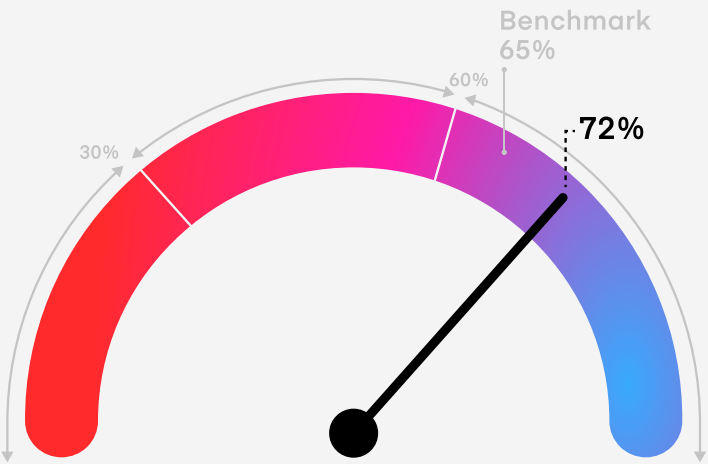


Your people's financial health is  
average

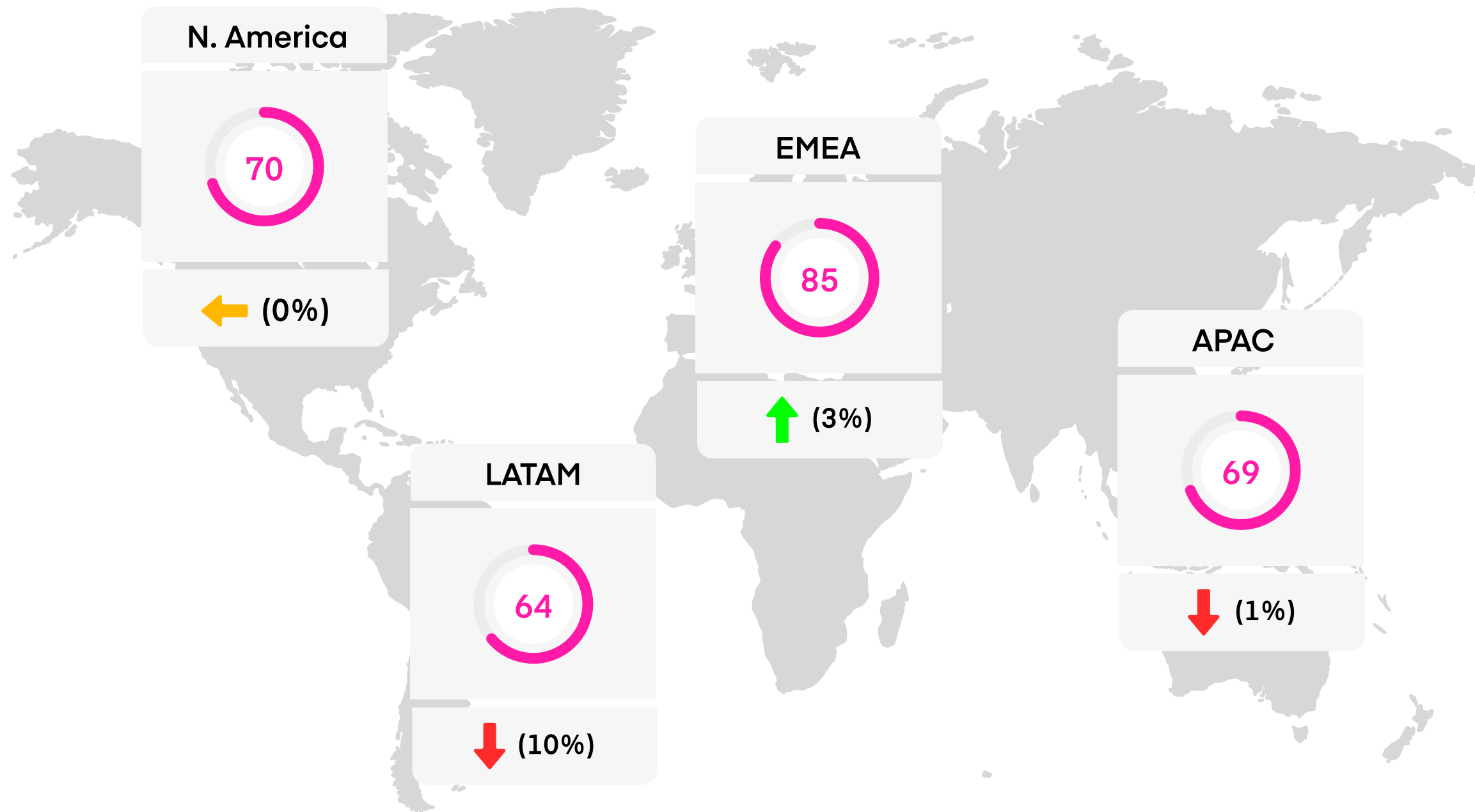


Shows the financial health of your people against our core pillars of financial health. The scores are out of 100. The below shows how their financial health has shifted since the last nudgenomics report. Also highlights overall score benchmark against our clients in the same industry as you.

Benchmark against  
organizations like you



# Financial health by region



Shows the overall financial health score of your people by region. The score in brackets highlights how the overall score per region has shifted since the last nudgenomics report.

# nudge engagement



Total users  
65,235

78%

Overall  
engagement

13k

Repeat  
users

3k

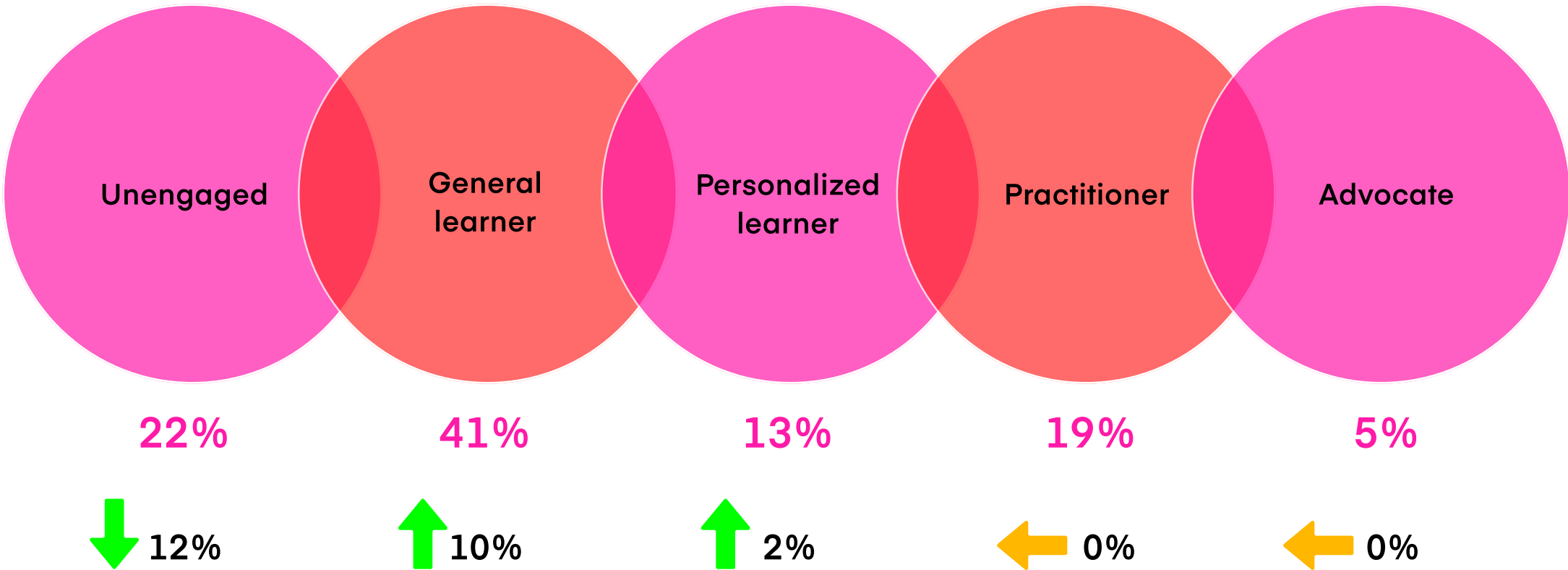
Shared with family  
and friends

8k

Personalized  
profile

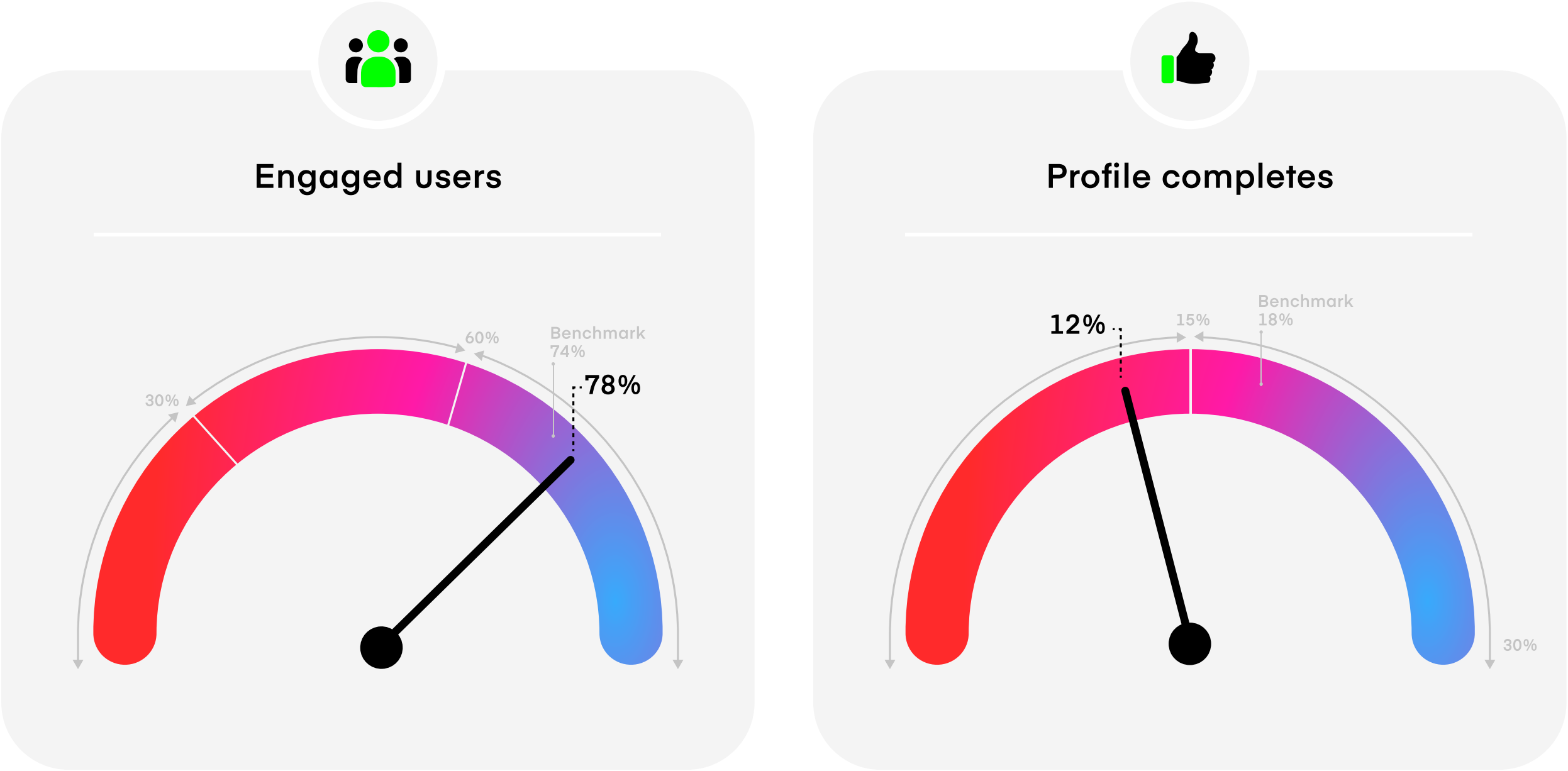
6k


Stories  
complete



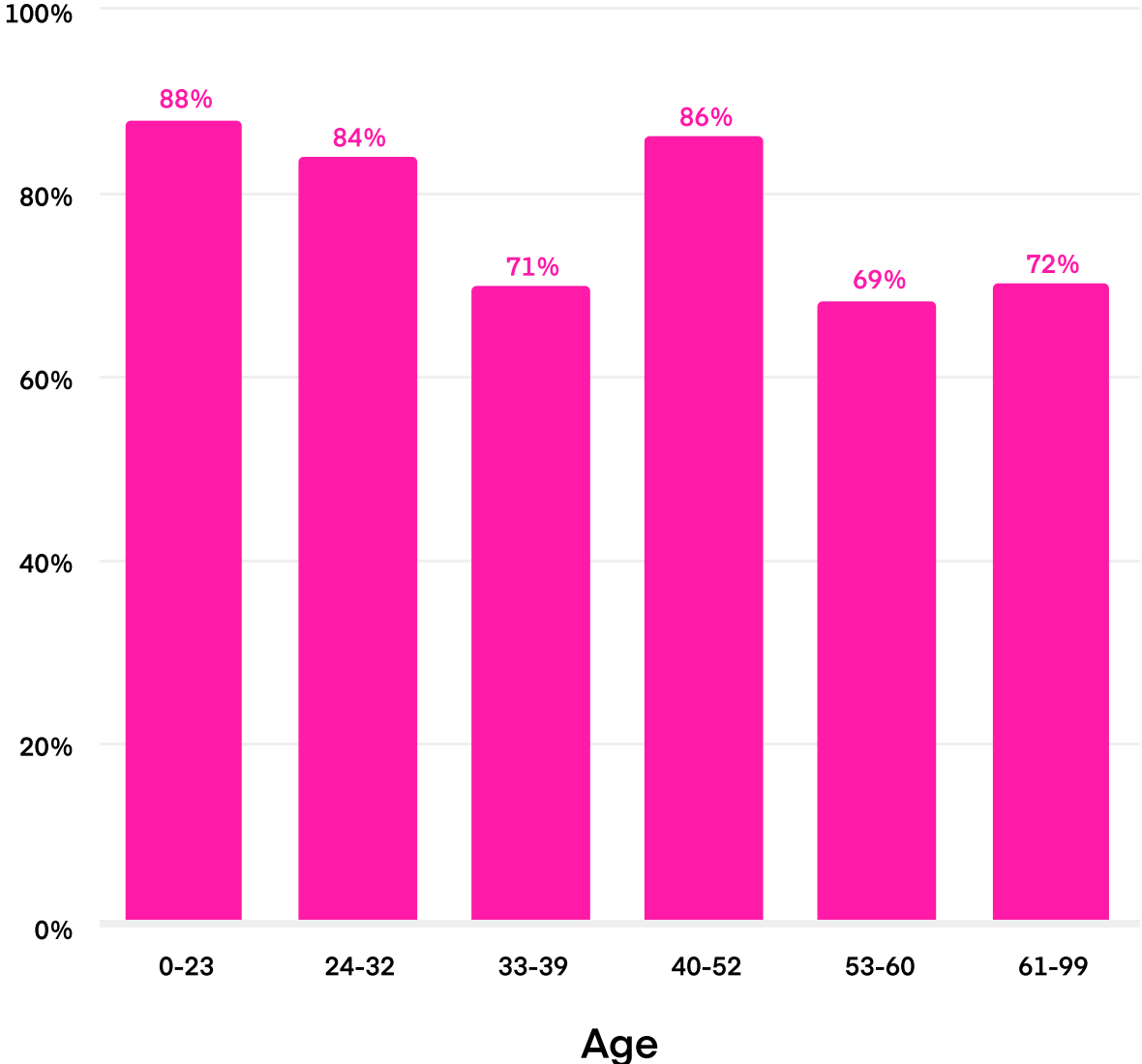
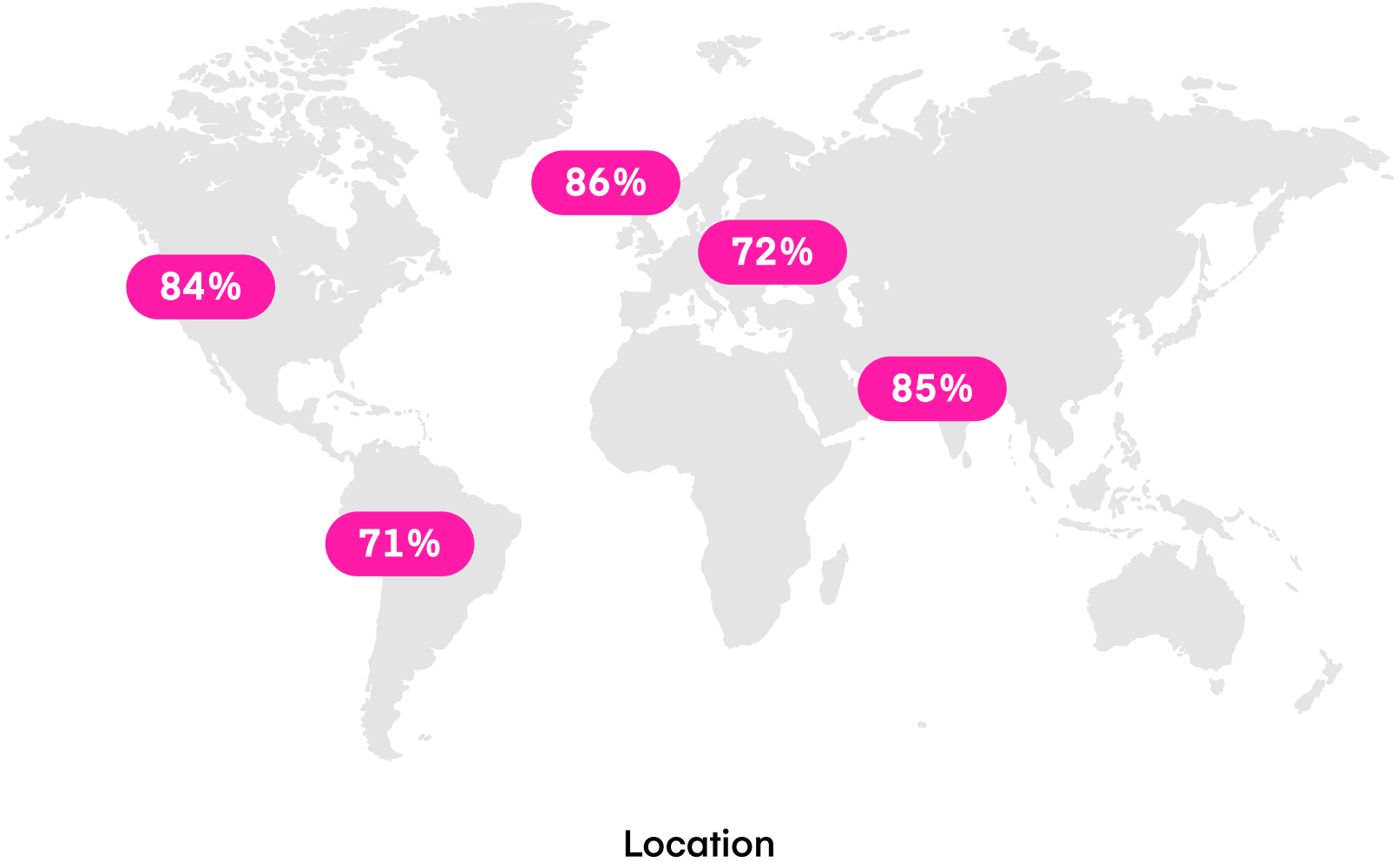
Shows percentage of your total users in each category of engagement with nudge. General learner are those learning from nudges and on the platform. Personalized learner are those that have given us high levels of information to target their education. Practitioner are those regularly using tools and stories. Advocates are those that have left positive testimonial.

# nudge engagement – benchmarking



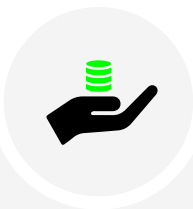
 Shows percentage of engaged users and profile completes against the averages of all our clients. Engaged those learning from a nudge (General learner) and upwards on the engagement model (page 3).

# nudge engagement – location and age

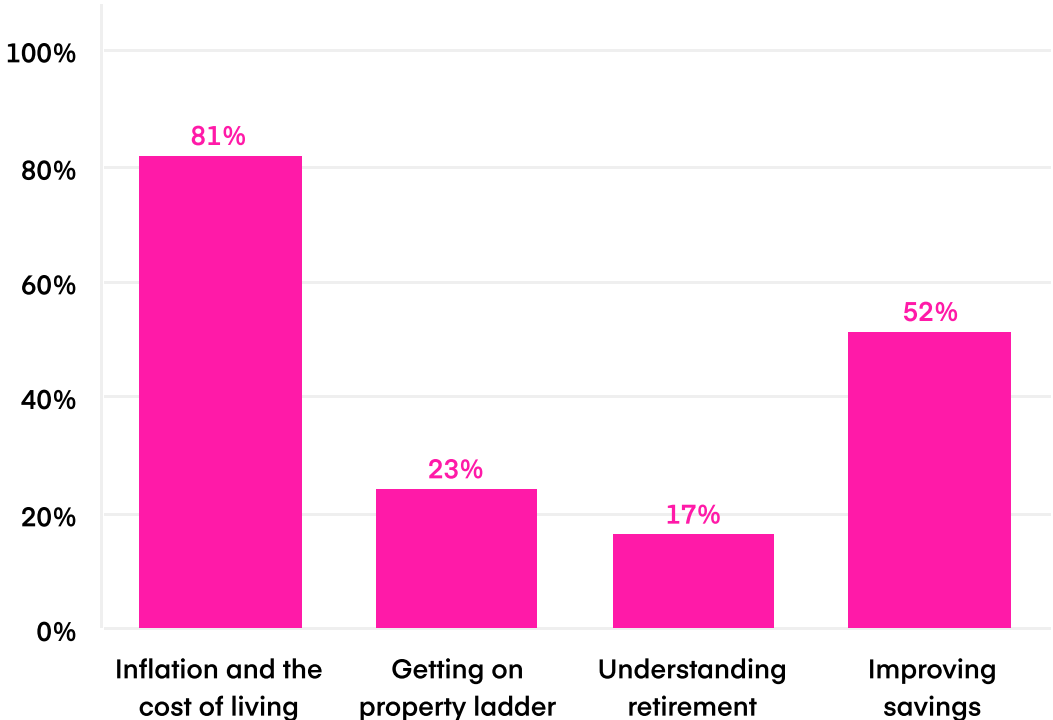


Shows percentage of general and personalized learners, practitioners and advocates.

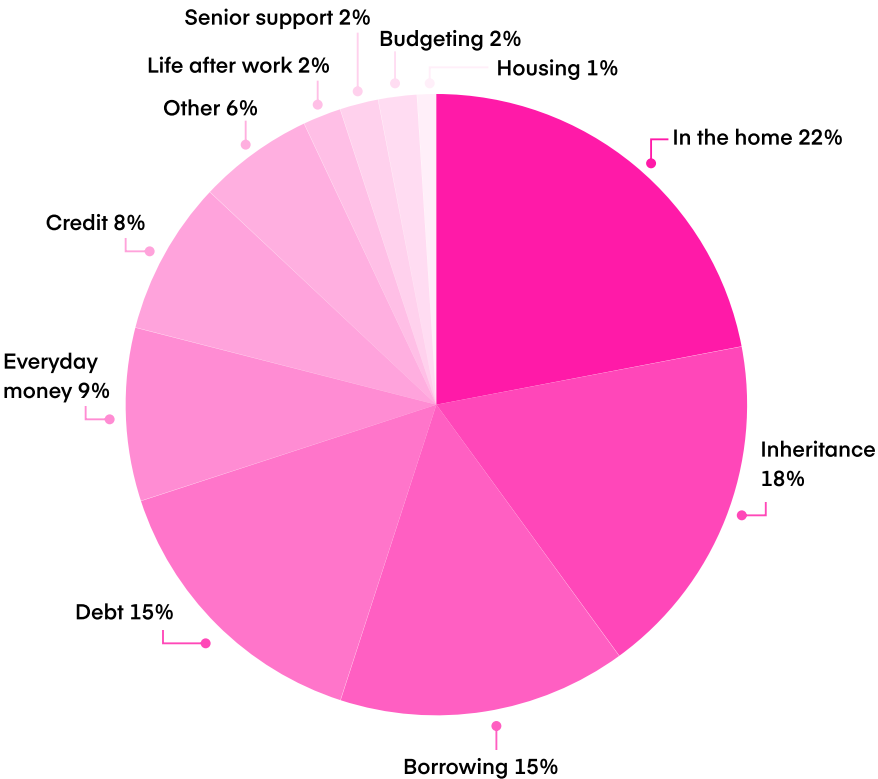
# Financial needs and interests



## Needs



## Interests



Top 5 interests accessed during the report period

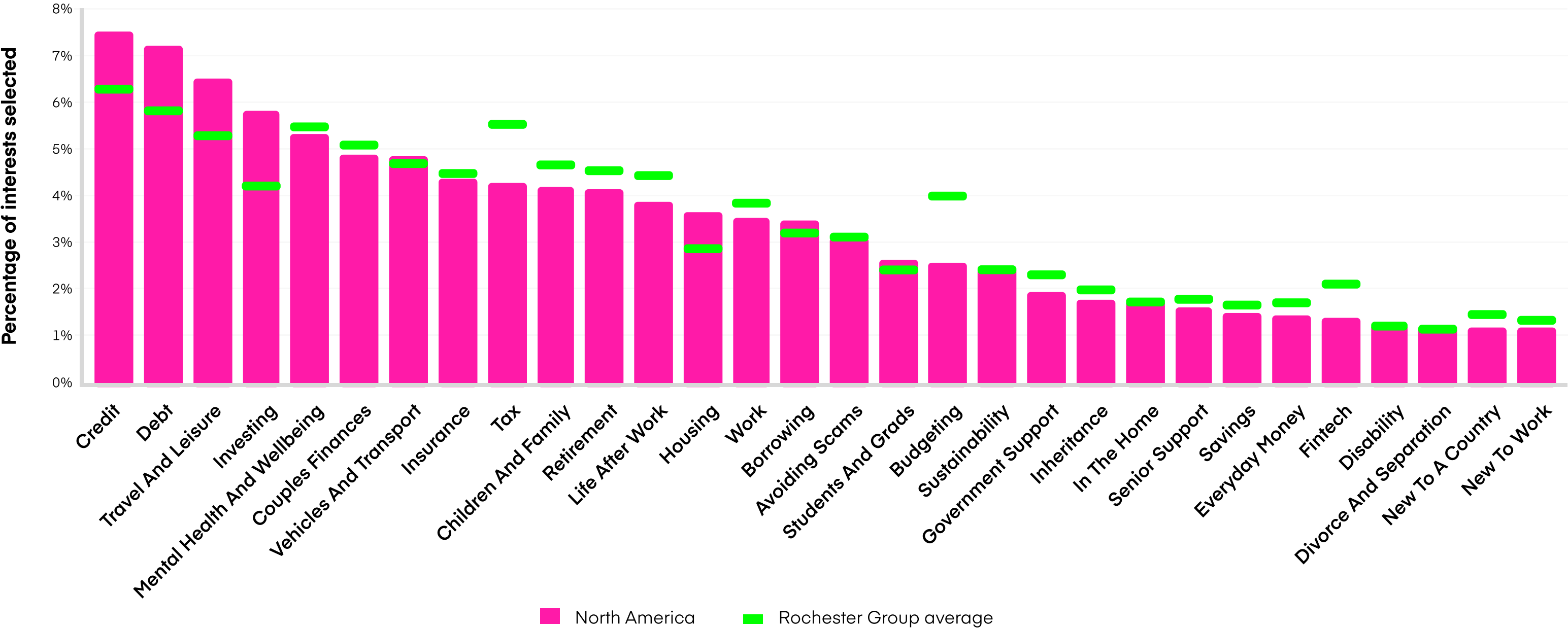
Rank	Interest	Total engaged users accessed
1.	The impact of trade tariffs on your money	18%
2.	How inflation affects your finances	17%
3.	Managing money and mental health	16%
4.	Diversifying savings and investments	10%
5.	Your tax rates and allowances for 2024-25 explained	7%



Shows the top needs and interests of your people across all locations.

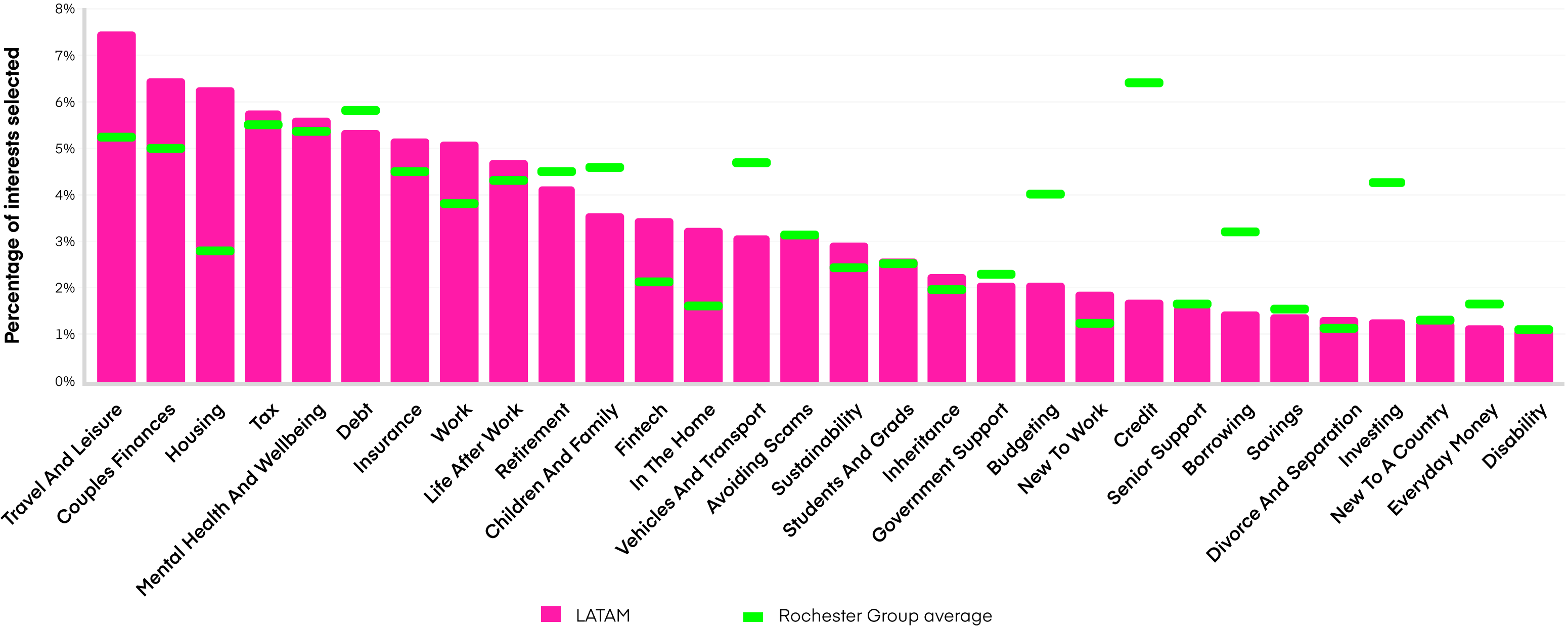


# Financial interests – N. America



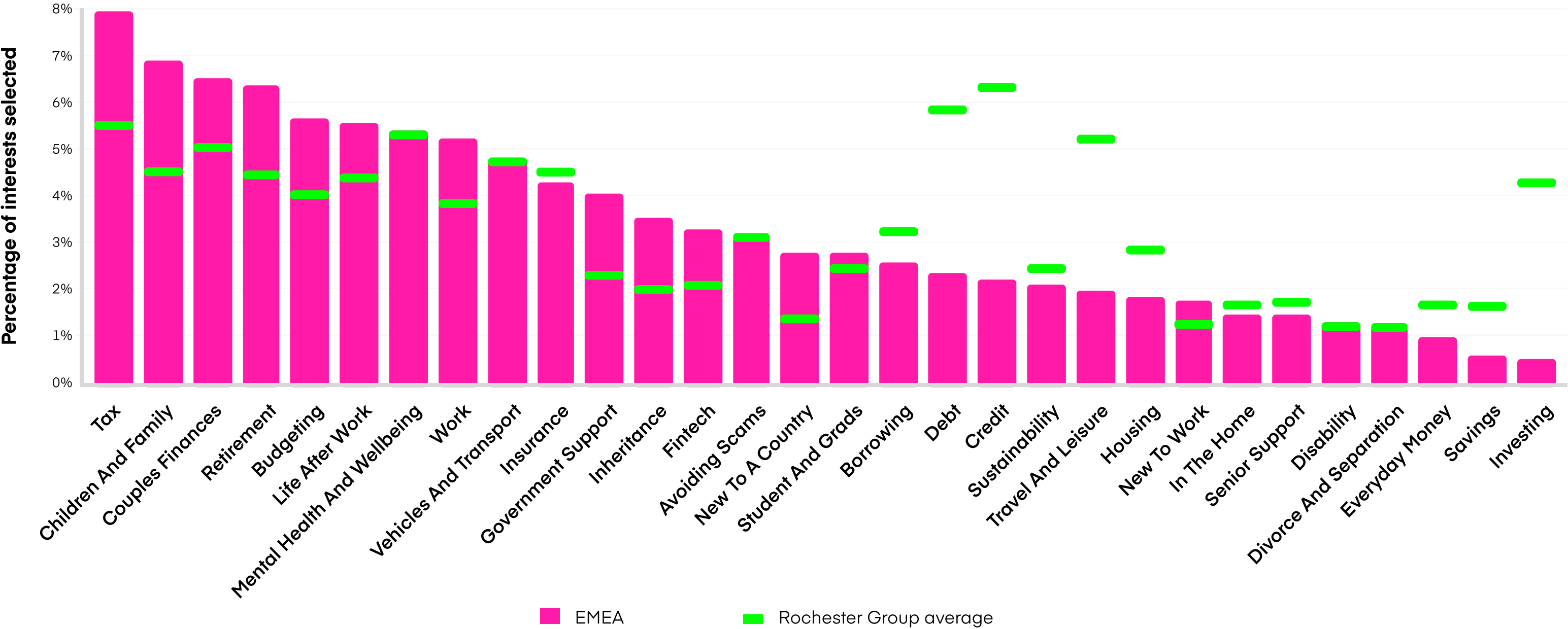
The top interests selected by your North American employees since launch

# Financial interests – LATAM



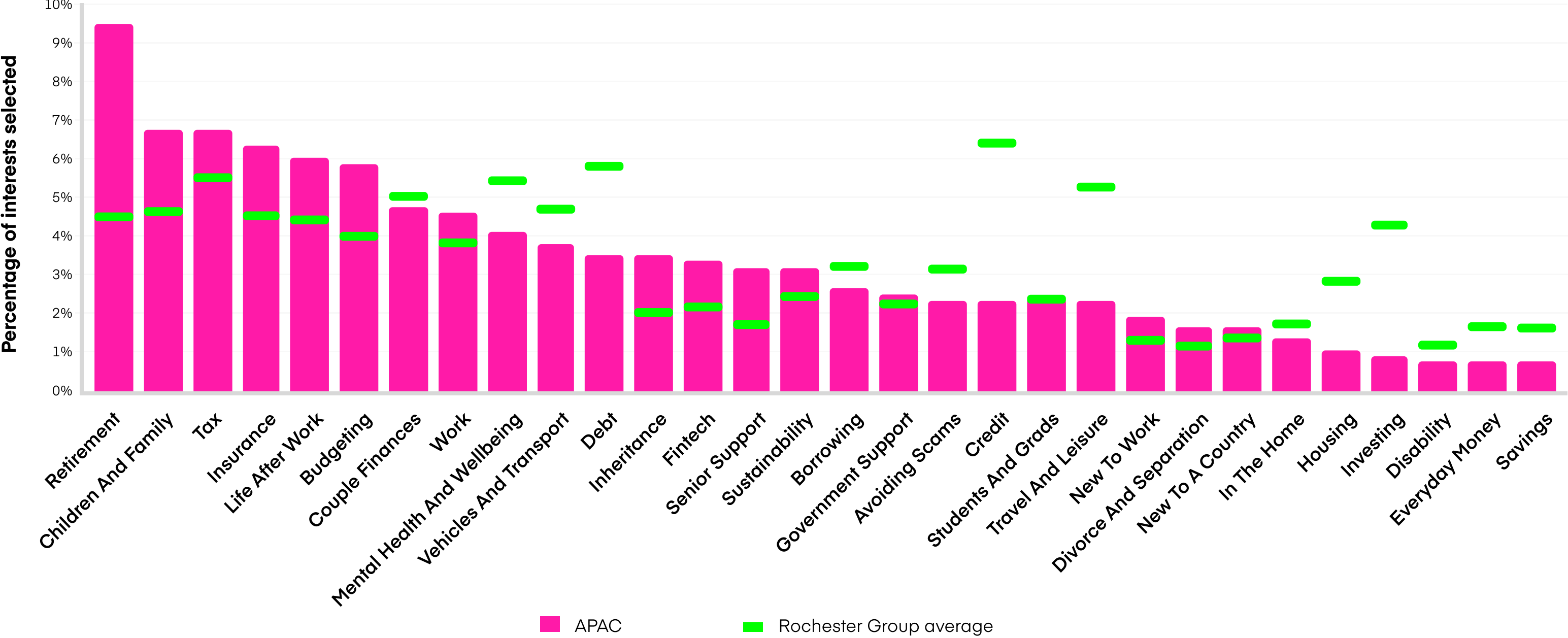
The top interests selected by your LATAM employees since launch

# Financial interests – EMEA



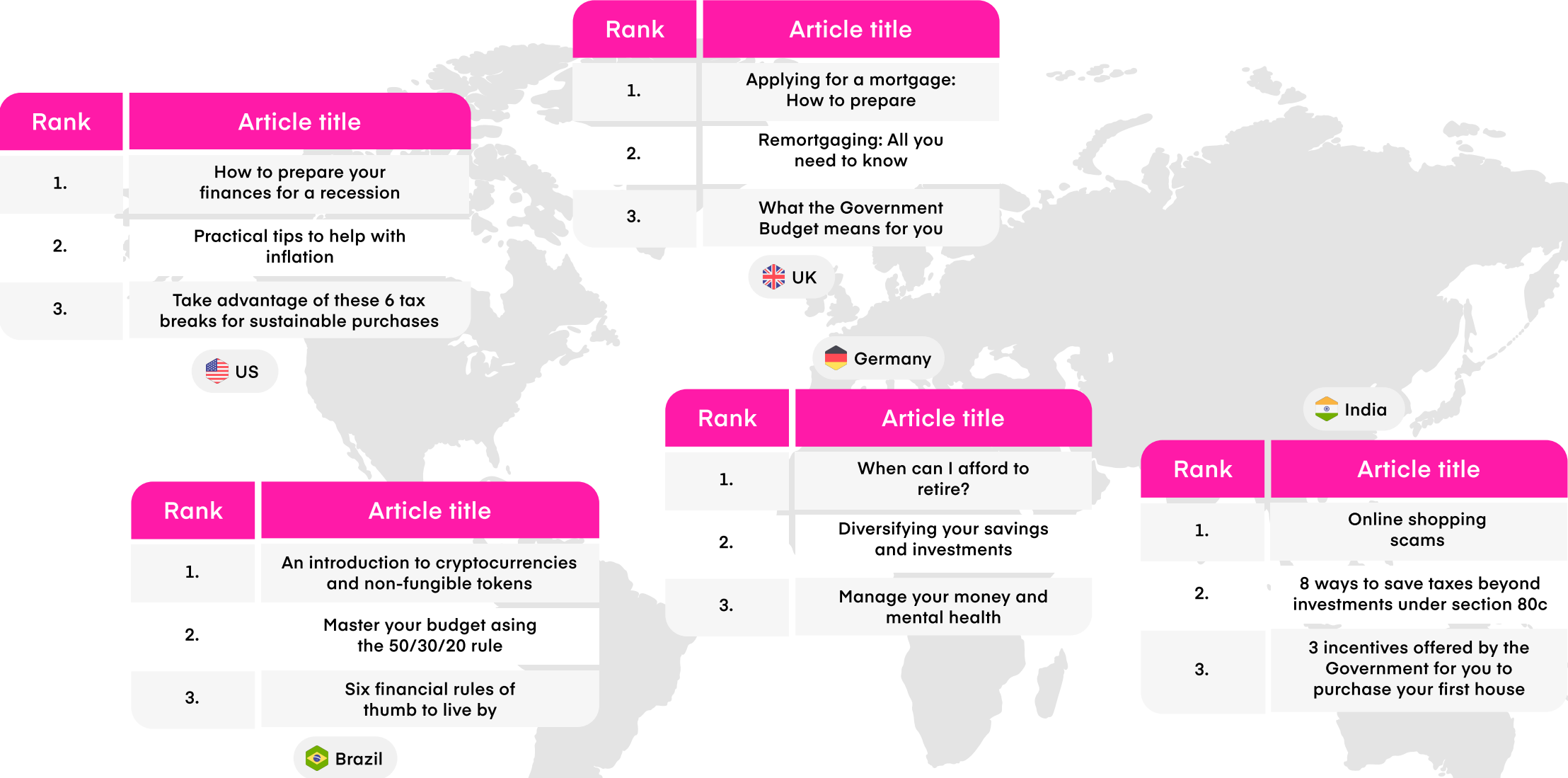
The top interests selected by your EMEA employees since launch

# Financial interests – APAC



The top interests selected by your APAC employees since launch

# Financial education - location



Shows the top interests of your people per country.



# Campaign results



## Retirement campaign

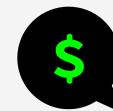
**87%** Increase in awareness

**42%** Increase in understanding

**18%** Increase in contributions

## Recommendations

Over the last 3 months our clients have run the following campaigns, which we think you could consider for your people:



### International Day of Families

Encouraging people to talk to their loved ones about money and complete their beneficiary forms.

**Average user uptake 88%**



### Finpowerment

Encouraging people to focus on budgeting during volatile times and utilize their discounts portal.

**Average user uptake 82%**



Shows how the campaigns have influenced users' awareness, understanding and action on these employee benefits. Awareness is determined by how many engaged with the campaign and understanding is how your people responded when asked if they now understand the plan.



# What your people say



## Wider business impact



In addition to strong engagement statistics and improvements in employee confidence over their money, we have seen positive anecdotal feedback from your people. There might be an option to submit for employer brand award.



"Easy to use and very useful information."

"Really helpful and relevant content for my interests. A one stop shop for all things finance and even better that it links into my benefits."



"I feared to take a close look at all my expenses, it's great to finally see what is going on."



"Brilliant platform, really intuitive and easy to navigate and always tailored to my needs."

"Easy to use platform, fun and bright to make financial wellbeing engaging. Useful resources and tools."



"Good, clear info given in easy to digest bite size chunks which is great for me as I struggle to find motivation to look at finances generally."

# What can we do



Top needs so we can adapt your program



Let's fill this out together

Key group	Top needs	Gap
1.	1.	1.
2.	2.	2.
3.	3.	3.
Examples: Below average earners	Examples: Virgin identified a 35% increase in interest for 'Carer and support' topics	Examples: Virgin had the business case to introduce an Eldercare benefit



Let's fill this out together following the insights in this report.





## Impartial Financial Education

For employees, customers, members  
and, well, anyone - anywhere

nudge is the global financial education platform that demystifies money management for all. Drawing on behavioral psychology and data, our platform offers personalized, engaging financial knowledge and skills to educate and delight anyone. A global solution that is unaffiliated with conflicting financial products, our inclusive approach is trusted by hundreds of thousands of people across the world.

[www.nudge-global.com](http://www.nudge-global.com)

[hello@nudge-global.com](mailto:hello@nudge-global.com)

